

End of the Public Health Emergency (PHE): Implications for Coverage in Maine

A JOINT PRESENTATION BY:

THE OFFICE OF MAINECARE SERVICES

OFFICE FOR FAMILY INDEPENDENCE

OFFICE OF THE HEALTH INSURANCE MARKETPLACE

SEPTEMBER 2022




ABOUT OUR OFFICES

- **The Office for Family Independence (OFI)** connects Maine residents to services and programs to help them meet a wide variety of needs. OFI determines initial and ongoing eligibility for MaineCare (Medicaid), SNAP, and TANF.
- **The Office for MaineCare Services** administers MaineCare, Maine's Medicaid program. MaineCare is funded by the federal and state government to provide free or low-cost health insurance and other health benefits to Mainers who meet certain requirements, usually based on income, disability, or age. MaineCare helps to ensure that all Maine people are able to access the critical health services, both preventive and emergency, that enable them to live healthy, safe, and resilient lives.
- **The Office of the Health Insurance Marketplace** operates **CoverME.gov**, Maine's official Health Insurance Marketplace. CoverME.gov is a platform where individuals and families who don't have affordable health coverage can compare and select a high quality, comprehensive health insurance plan and apply for financial assistance to lower the cost of their coverage, or be referred to OFI if they are likely to be eligible for MaineCare.

AGENDA

1. Background: What is the Public Health Emergency?
2. Implications for Maine and MaineCare members
3. Ensuring continuous coverage



BACKGROUND: WHAT IS THE PUBLIC HEALTH EMERGENCY?

WHAT IS THE PUBLIC HEALTH EMERGENCY?

- U.S. Health & Human Services (HHS) declared a Public Health Emergency (PHE) due to COVID-19 on January 31, 2020
 - PHEs are declared for 90-day periods. HHS has renewed the COVID-19 PHE every 90 days since it was established
- U.S. HHS has committed to providing 60 days' notice to states prior to PHE ending
 - Most recent renewal: July 15, 2022, technically set to expire on October 12, 2022, but notice of the end of the PHE has not been provided to states
 - There is a likelihood it will be extended at least one more time, which would mean the PHE would end in mid-January 2023

The Secretary of the Department of Health and Human Services (HHS) can declare a public health emergency (PHE) if 1) a disease or disorder presents a PHE, or 2) a PHE, including significant outbreaks of infectious diseases or bioterrorist attacks, otherwise exists*

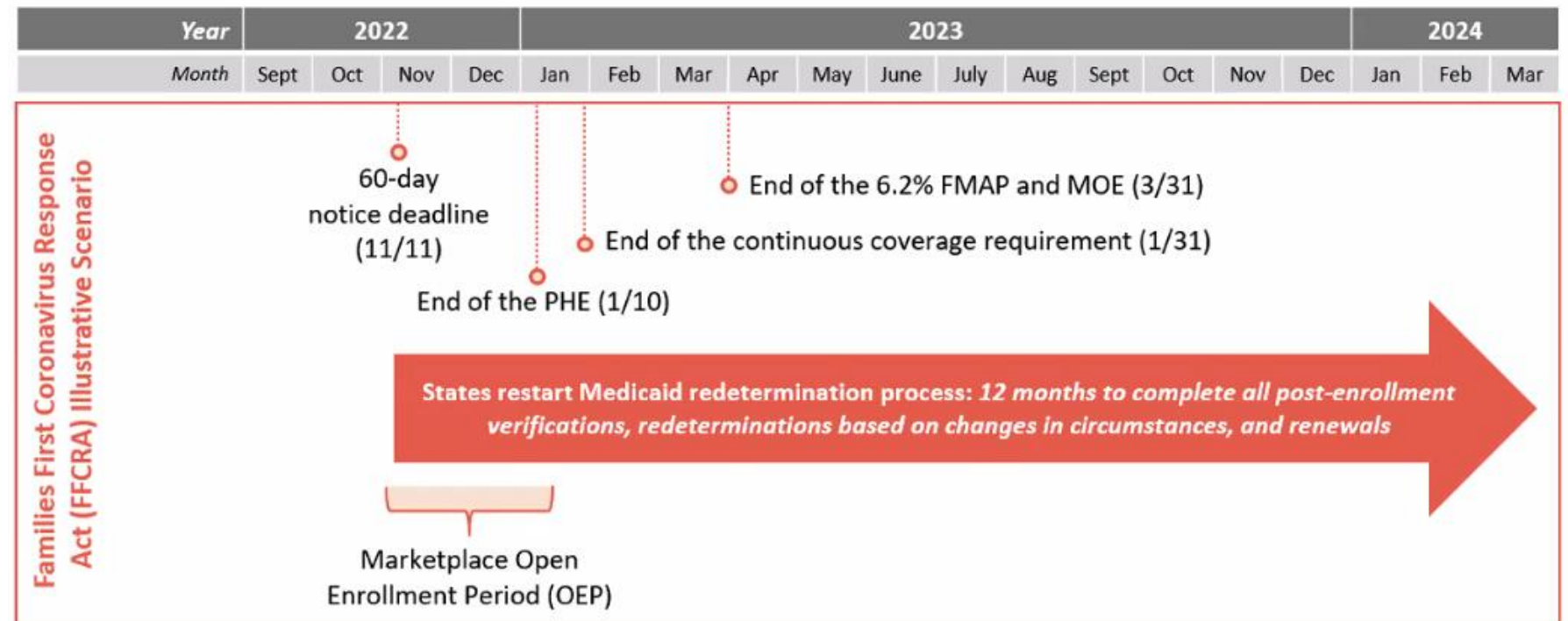
LINK BETWEEN PHE AND MEDICAID

- Families First Coronavirus Response Act became law on March 18, 2020
 - It authorized a 6.2 percentage point increase in the Medicaid federal match rate for states that meet “maintenance of effort” (MOE) requirements
 - MOE requires that Medicaid programs keep people **continuously enrolled** regardless of continued eligibility
 - Implications: People who lose eligibility due to increased earnings or other reasons must remain covered by Medicaid if a state wants to continue to receive higher federal matching payments
 - This means MaineCare members have been getting renewal forms, but the vast majority have not been disenrolled since the start of the PHE due to changes in eligibility or failure to respond
- Special rules related to the PHE also have implications for the speed of processing applications, member premiums, and access to COVID-19 related services and treatments for people who are uninsured

PHE “UNWINDING” TIMELINE

- When the PHE ends, states will need to review eligibility of everyone enrolled in Medicaid and disenroll individuals no longer eligible. The federal government has dubbed this process the PHE “unwinding.”
- States will have 12 months after the end of the PHE to initiate redeterminations for all enrolled members and 14 months from the same date to complete them.

EXAMPLE Timeline, assuming PHE ends in January 2023:





IMPLICATIONS FOR MAINE AND MAINECARE MEMBERS

PHE AND MAINECARE ENROLLMENT

In addition to complying with MOE requirements, the Department implemented other temporary changes to MaineCare eligibility and enrollment procedures to ensure access to critical health care benefits during the PHE.

- Self-attestation
 - Accept self-attestation of financial information at application to streamline enrollment without additional verification requests
- Premiums
 - Allowed non payment of monthly premiums for CubCare (CHIP), Special Benefits Waiver, Katie Beckett, and MaineCare for Employed People with a Disability
 - No coverage losses for failure to pay premiums
- COVID-19 Uninsured Group
 - Coverage for COVID-19 vaccination, testing, and treatment services to uninsured individuals not otherwise eligible for medical assistance.

WHAT THIS MEANS FOR MAINE

- The MOE continuous enrollment requirement has contributed to overall growth in Medicaid enrollment
 - National data indicated that enrollment may grow by 25 percent in Medicaid from 2019 through end of Federal Fiscal Year 2022, compared to pre-pandemic enrollment growth of 4 percent
 - In Maine, MaineCare and CHIP enrollment has grown from 296,365 in February 2020 to 397,839 as of July 2022
 - This is a **34% increase** over that time period. Some of this growth is likely from Medicaid expansion, and would have happened regardless of MOE requirements
 - This is a ~100,000 increase in members. Many of these individuals would still be eligible for coverage either through CoverME.gov, CubCare, or once they get back in touch with MaineCare. Others could lose coverage through MaineCare if they demonstrate they are no longer eligible or cannot be reached/do not respond.
 - The Department will have increasingly reliable data on the impact of unwinding as the redetermination process unfolds.

WHAT THIS MEANS FOR MAINECARE MEMBERS

States have 12 months after the PHE ends to initiate redeterminations for all enrolled members and 14 months from the same date to complete them

- For most members, the Office for Family Independence (OFI) will restart renewals over this 12-month timeframe, based on the member's regular renewal timeline
- Some members who did not update their case record at the end of their eligibility period, such as those enrolled in CubCare or Medically Needy, will receive renewals within 3 months of the PHE ending.

Current MaineCare members may lose coverage if they:

- Do not receive a notice to renew, due to outdated contact information
- Do not return documents on time
- Are no longer eligible for Medicaid -- but they are likely eligible for low-premium coverage through CoverME.gov



ENSURING CONTINUOUS COVERAGE

ENSURING CONTINUOUS COVERAGE

Maine DHHS has a three-pronged strategy to try to avoid unnecessary coverage loss and disruption during this process:

- 1. Ensure contact information** for members is up-to-date to support effective communication
- 2. Maximize retention** of MaineCare among eligible individuals through active communication
- 3. Facilitate transitions of coverage to CoverME.gov** Marketplace insurance for people no longer eligible for MaineCare but in need of coverage

IMPORTANCE OF UPDATING CONTACT INFORMATION

- Prior to the end of PHE, we are beginning communications to encourage members to update contact information through My Maine Connection
 - OFI has recently relaunched My Maine Connection and now includes a portal for account management.
 - Members can create an account, see the status of their coverage, make updates to their contact information, and take action on their renewal when the time comes.
 - Consumers can also update contact information on the OFI call line 1-855-797-4357 via the Interactive Voice Response menu option #1. This doesn't require any wait time to speak to a representative.
- By ensuring contact information on file with OFI is up-to-date, members can help make sure they do not miss important updates about their coverage.



ENSURING CONTINUOUS COVERAGE: DEPARTMENT COMMUNICATIONS TO MEMBERS

- **Renewal Reminder Notice** – In the quarter prior to a member's scheduled renewal, OFI will mail a notice to alert the member of the upcoming renewal date, requirement to return the renewal timely, and encourage them to update their contact information.
 - Members who provide a cell phone number or email address may also receive reminder messages through text or email.
- **Renewal Form** – A pre-populated renewal form will be mailed in a blue striped envelope with a postage paid return envelope in the month prior to the renewal due date. ***If it's blue, it's time to renew!***
 - The renewal may also be submitted online at www.mymaineconnection.gov, by fax, email, phone, or in person at regional office.

RENEWAL TIMELINE

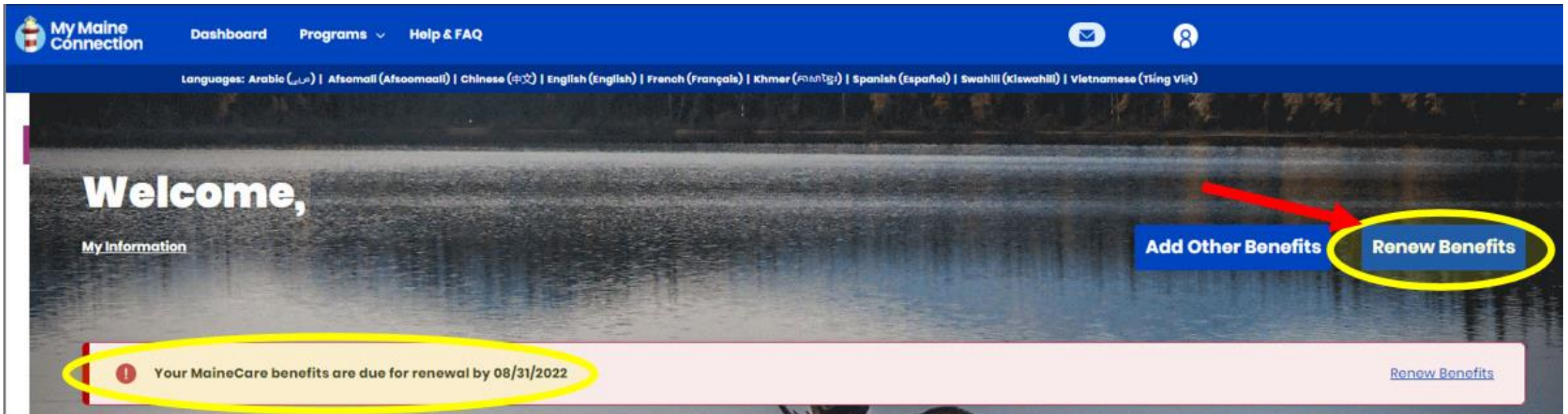
- The unwinding period and redetermination process will start the month the PHE ends.
- Most members will maintain their current renewal month, which is generally scheduled 12 months after the start of their benefits or application month.
 - **EXAMPLE:** If the household was due for renewal in April 2022 and the PHE ends January 2023, the household renewal will be due April 2023.



MY MAINE CONNECTION

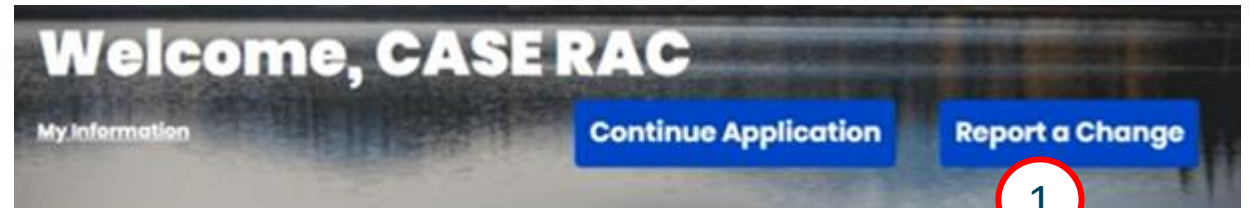
www.mymaineconnection.gov

- My Maine Connection is an online service that can be used to apply for, renew, and manage benefits.
- To renew and manage cases, the case head or primary applicant must create an account and select “Yes” to questions about connecting to benefits. This step is necessary to complete a renewal.
- When it’s time to renew, the “Renew Benefits” button will appear on the member’s dashboard.



UPDATING CONTACT INFORMATION

- If it is not time to renew, members can update contact information by clicking the **Report a Change** button from their dashboard
- Select “Change information for Current Members” and click Contact Information to report a new address, phone number or email.



This screenshot shows a modal window titled 'Report a Change'. It contains instructions: 'Select the type of change you would like to report. If you want to report both types of changes, please select "Change Information for Current Members" first. You will have an opportunity to add or remove household members at the end before submission.' There are two radio button options: 'Add or Remove Household Member' and 'Change Information for Current Members'. The second option is circled with a yellow circle containing the number 2. Below the options are 'Continue' and 'Cancel' buttons. A red arrow points from the 'Report a Change' button in the previous image to this form.

This screenshot shows the 'Report a Change' form with the question 'What changes in your household would you like to report?'. There are two main sections: 'Contact Information (such as Phone, Email, and Address)' and 'Member Information'. The 'Contact Information' section is circled with a yellow circle containing the number 3 and has a green checkmark next to it. A red arrow points from the 'Change Information for Current Members' option in the previous image to this section.

COVERME.GOV OVERVIEW

As of 2022, Maine has a new option for affordable coverage: **CoverME.gov**, Maine's state-based Health Insurance Marketplace.

- All health insurance plans offered through the Marketplace provide quality, comprehensive coverage
- CoverME.gov is the **only place** to go to access federal financial assistance to make premiums and out-of-pocket costs more affordable.
- Additional federal financial assistance has been extended through 2025, meaning most consumers will qualify for help paying for premiums for plans at CoverME.gov.
- Eligibility for financial assistance through CoverME.gov picks up where MaineCare leaves off, with many consumers able to find a plan for just a few dollars a month



SPECIAL ENROLLMENT PERIODS

- Outside of the annual Open Enrollment period (November 1 – January 15) consumers can only enroll through CoverME.gov if they have experienced a Qualifying Life Event which makes them eligible for a Special Enrollment Period
- Generally, people losing coverage through MaineCare would qualify for a Special Enrollment Period for "Loss of Minimum Essential Coverage" which is available for 60 days before and after they lose coverage.
 - To reduce burden for consumers becoming ineligible for MaineCare during the unwinding process, CoverME.gov plans to offer an **extended 90 day window for consumers losing MaineCare**. The SEP will be available for self-service election through CoverME.gov, without verification requirements.
- For 2022 and 2023, there is also a Special Enrollment Period available for Maine people who qualify for Advance Premium Tax Credits and have annual household income under 150% of the federal poverty level (about \$19,000 for individuals & \$39,750 for a family of 4) to allow them to enroll any time of year, not just during Open Enrollment.

ENSURING CONTINUOUS COVERAGE: COVERME.GOV OUTREACH

- For most members found ineligible for MaineCare during their renewal process, affordable coverage may be available via CoverME.gov
 - Individuals found ineligible for MaineCare because of income or other reasons will have their account transferred to CoverME.gov
 - CoverME.gov will be conducting targeted outreach to those consumers, sending a series of “Welcome to CoverME.gov” marketing materials via postal mail for multiple touches, including one co-branded with the Office for Family Independence to help foster trust
 - Emails/calls/texts will be incorporated as well, based on availability of contact info

The background of the slide is a solid olive green. In the upper half, there are several horizontal, wavy lines in a lighter shade of green. Interspersed among these lines are numerous small, light green dots, some of which are arranged in small clusters or trails, suggesting movement or data points.

HOW YOU CAN HELP



HOW YOU CAN HELP: ENGAGING ALL MAINE COMMUNITIES

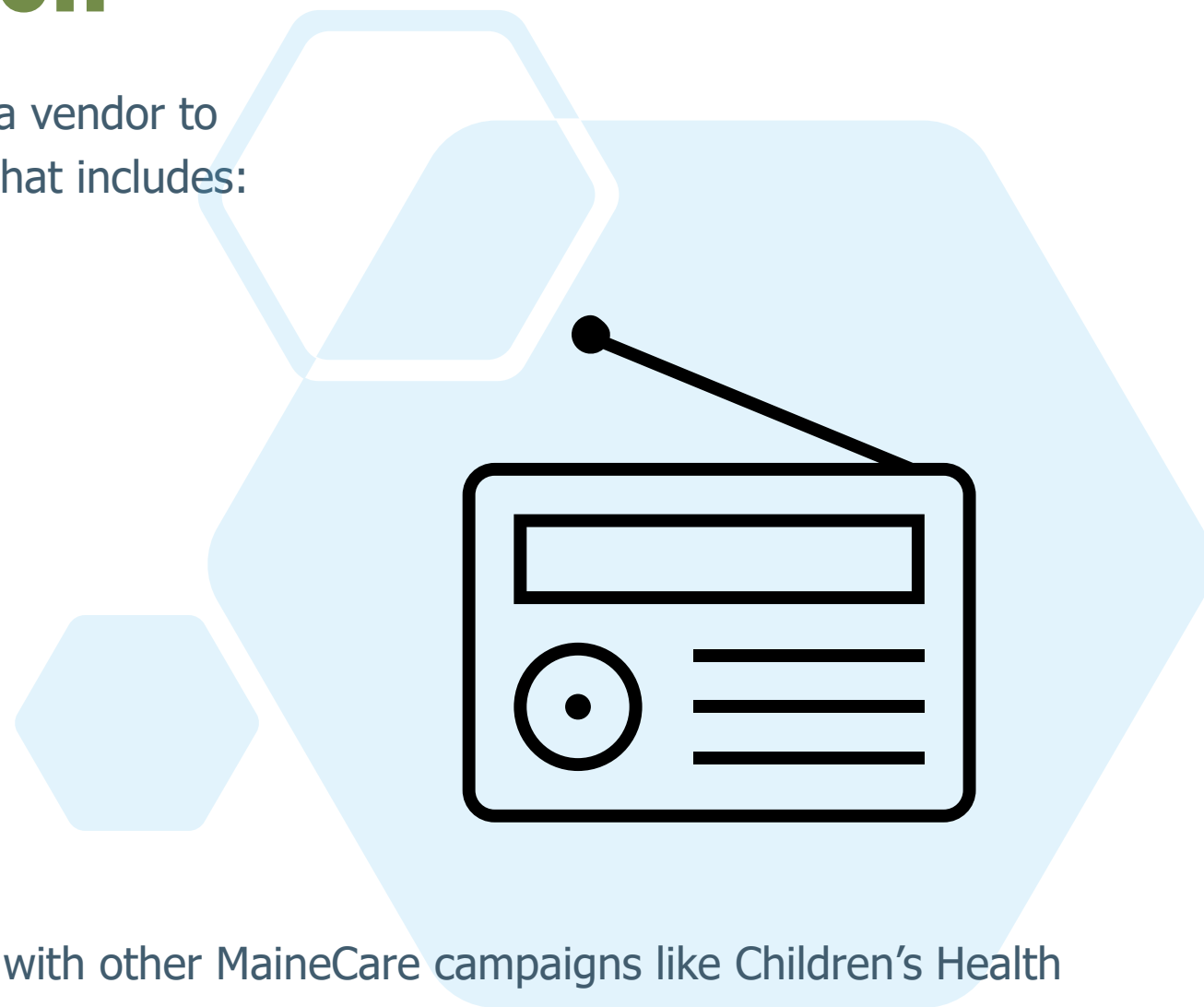
- **Research has shown that MaineCare members benefit from hearing information about their coverage from both DHHS and trusted messengers like community-based organizations, health care providers, and other government leaders**
- DHHS will be incorporating enrollment and eligibility assistance into existing grant programs this fall, including the CoverME.gov Navigator program and through CDC Office of Population Health Equity contracts. Those efforts will be supported by a media vendor for DHHS that will create toolkits for partners and an aligned outreach campaign.
- You can also help by sharing information directly with people you serve via newsletters, social media, posting and handing out flyers, incorporating education into patient financial assistance appointments, and any other channels you find effective in reaching your community

PHE MEDIA & OUTREACH

The Department is working to secure a media vendor to develop a PHE public information campaign that includes:

- A partner toolkit
- Broadcast & streaming radio advertising
- Social media campaign
- Search advertising
- Transit campaign
- Print ads in target publications

The PHE outreach campaign will coordinate with other MaineCare campaigns like Children's Health Insurance Program (CHIP) and outreach around new coverage groups for maximum impact. The vendor will develop materials in multiple languages.



KEY MESSAGES

- **What MaineCare members can do NOW:**
 - Visit MyMaineConnection.gov to set up an account and update your contact information, so MaineCare can reach you when it's time for you to renew your coverage.
 - Alternatively, consumers can call 1-855-797-4357 and select 1 to update their contact information via phone, without having to wait for a specialist.
- **When it's time for renewal:**
 - Be on the lookout for an envelope with a blue stripe. This will be the MaineCare renewal form that members need to complete and return.
 - Members can also update eligibility information on My Maine Connection – this may be a quicker and easier way for many members to complete renewal

NEXT STEPS

- Until PHE end date is formally announced, communication to members should focus on the importance of keeping contact information up to date, and spreading the word about My Maine Connection
- Given HHS's commitment to provide 60 days notice, we should know by **November 12** if the PHE will end in January
- To stay current on the latest PHE information, visit MaineCare.gov/PHE



QUESTIONS?

THANK YOU!

